

<b>Notice of References Cited</b>	<b>Application No.</b> 09/475,950	<b>Applicant(s)</b> Saavedra-Lim	
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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-4,947,028	08-1990	Gorog	235/380
*	B	US-5,239,462	08-1993	Jones et al.	705/38
*	C	US-5,745,654	04-1998	Titan	706/20
*	D	US-5,774,882	06-1998	Keen et al.	705/38
*	E	US-5,790,645	08-1998	Fawcett et al.	379/189
*	F	US-5,819,226	10-1998	Gopinathan et al.	705/44
*	G	US-5,878,403	03-1999	DeFrancesco et al.	705/38
*	H	US-5,940,812	08-1999	Tengel et al.	705/38
*	I	US-5,953,710	09-1999	Fleming	705/38
*	J	US-6,014,645	01-2000	Cunningham	705/38
*	K	US-6,119,103	09-2000	Basch et al.	705/35
*	L	US-6,263,447	07-2001	French et al.	726/5
*	M	US-6,317,517	11-2001	Lu	382/228

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	N					
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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
*	U	Jackson, "The upside and downside of VisaNet." December 1990. (Copy already of record, submitted by applicant.)
*	V	McKendrick, "In a New York minute?" October 1997. (Copy already of record, submitted by applicant.)
	W	Anonymous, "Fraudulent credit applications." December 1983.
	X	Weisberg et al., "Hamstrung Adjusters Need Better Ways to Stop Fraud." September 1995.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
 Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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*	A	US-6,385,594	05-2002	Lebda et al.	705/38
*	B	US-6,567,791	05-2003	Lent et al.	705/38
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

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*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Marlin, "New Card-Fraud System Upcoming at First Union." September 1997.
	V	Porter, "Detecting Credit Application Fraud." 1997.
	W	Joelson, "Thwarting Credit Application Fraud." March 1998.
	X	Ryman-Tubb, "Combating Application Fraud." 1998.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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